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April 20, 2001

ATTORNEY DOCKET NO. 05793.3026
CUSTOMER NO. 22,852**Box PATENT APPLICATION**
Assistant Commissioner for Patents
Washington, DC 20231

New U.S. Patent Application

Title: SYSTEM AND METHOD FOR OFFERING CUSTOMIZED CREDIT
CARD PRODUCTSInventors: Jeremy CLIFFORD, Tad CZYZEWSKI, Kristi HEBNER, Michael
ANDERSON and Hilary RHODES

Sir:

We enclose the following papers for filing in the United States Patent and
Trademark Office in connection with the above patent application.

1. Application- 26 pages spec +cover page, including 3 independent claims and 15 claims total.
2. Drawings- 4 sheets of drawings (Figures 1-4).
3. The filing fee is calculated as follows:

Basic Application Filing Fee					\$710	\$710.00
	Number of Claims		Basic	Extra Claims		
Total Claims	15	-	20	-0-	x \$18	-0-
Independent Claims	3	-	3	-0-	x \$80	-0-
<input type="checkbox"/> Presentation of Multiple Dep. Claim(s)					+\$270	-0-
Subtotal						\$710.00
Reduction by 1/2 if small entity						-0-
TOTAL APPLICATION FILING FEE						\$710.00

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Please address all correspondence with respect to this application to:

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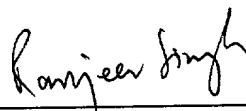
This application is being filed under the provisions of 37 C.F.R. § 1.53(f).
Applicants await notification from the Patent and Trademark Office of the time set for
filing the Declaration.

Please accord this application an application number and filing date.

The Commissioner is hereby authorized to charge any additional fees due and
any other fees under 37 C.F.R. § 1.16 or § 1.17 during the pendency of this application
to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
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By: 
Ranjeev K. Singh
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RKS:aap
Enclosures